
Exhibit “Y”

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| Dispute Code | Description |
|--------------|---|
| 1 | not his/hers |
| 2 | belongs to another individual with same/similar name |
| 6 | claims not aware of collection status |
| 8 | Late due to change of address - never received statement |
| 10 | settlement or partial payment accepted |
| 12 | claims paid the original creditor before collection status or paid before c/o |
| 15 | credit limit/high amount incorrect |
| 23 | claims account closed |
| 24 | claims account closed by consumer |
| 31 | Contract canceled or rescinded |
| 37 | account included in bankruptcy |
| 39 | Insurance claim delayed |
| 100 | claims account deferred |
| 101 | not liable for account (i.e. ex-spouse, business) |
| 102 | account reaffirmed or not incl in bnkrptcy |
| 103 | claims true identify fraud- |
| 104 | claims account take-over/fraudulent charges |
| 105 | disputes date of last payment/opened/of first delinquency/billing/closed |
| 106 | disputes present/previous account and status and payment history- |
| 107 | disputes special comment/compliance condition code/narrative remarks |
| 108 | Disputes acct type or terms |
| 109 | disputes current balance-verify original loan amount |
| 110 | claims company will change-verify all information |
| 111 | claims company will delete-verify all account information |
| 112 | consumer states inaccurate information |

| Response Code | Description |
|---------------|--|
| 1 | account information accurate as of date reported |
| 2 | modify account information as indicated |
| 3 | delete account |
| 4 | misrouted ACDV please re-route |
| 7 | delete due to fraud |

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| Year | Subscriber Code | # ACBV's recvd | Dispute Code | Response Code | Total Responses |
|------|-----------------|----------------|--------------|---------------|-----------------|
| 2011 | 80 | 585 | 1 | 1 | 585 |
| 2011 | 80 | 1 | 1 | 2 | 1 |
| 2011 | 80 | 7 | 1 | 3 | 7 |
| 2011 | 80 | 29 | 2 | 1 | 29 |
| 2011 | 80 | 2 | 2 | 3 | 2 |
| 2011 | 80 | 54 | 23 | 1 | 54 |
| 2011 | 80 | 44 | 23 | 2 | 44 |
| 2011 | 80 | 2 | 28 | 3 | 2 |
| 2011 | 80 | 6 | 37 | 1 | 6 |
| 2011 | 80 | 17 | 37 | 2 | 17 |
| 2011 | 80 | 347 | 101 | 1 | 347 |
| 2011 | 80 | 4 | 101 | 2 | 4 |
| 2011 | 80 | 5 | 101 | 3 | 5 |
| 2011 | 80 | 5 | 102 | 1 | 5 |
| 2011 | 80 | 1 | 102 | 2 | 1 |
| 2011 | 80 | 71 | 103 | 1 | 71 |
| 2011 | 80 | 2 | 103 | 7 | 2 |
| 2011 | 80 | 122 | 104 | 1 | 122 |
| 2011 | 80 | 1 | 104 | 2 | 1 |
| 2011 | 80 | 2 | 104 | 7 | 2 |
| 2011 | 80 | 1 | 105 | 1 | 1 |
| 2011 | 80 | 1 | 105 | 2 | 1 |
| 2011 | 80 | 244 | 106 | 1 | 244 |
| 2011 | 80 | 210 | 106 | 2 | 210 |
| 2011 | 80 | 10 | 106 | 3 | 10 |
| 2011 | 80 | 1 | 107 | 1 | 1 |
| 2011 | 80 | 24 | 109 | 1 | 24 |
| 2011 | 80 | 18 | 109 | 2 | 18 |
| 2011 | 80 | 20 | 111 | 1 | 20 |
| 2011 | 80 | 5 | 111 | 2 | 5 |
| 2011 | 80 | 2 | 111 | 3 | 2 |
| 2011 | 80 | 501 | 112 | 1 | 501 |
| 2011 | 80 | 209 | 112 | 2 | 209 |
| 2011 | 80 | 18 | 112 | 3 | 13 |
| 2011 | 90 | 32 | 1 | 1 | 32 |
| 2011 | 90 | 3 | 1 | 3 | 3 |
| 2011 | 90 | 3 | 2 | 1 | 3 |
| 2011 | 90 | 4 | 23 | 1 | 4 |
| 2011 | 90 | 2 | 23 | 2 | 2 |
| 2011 | 90 | 2 | 31 | 1 | 2 |
| 2011 | 90 | 76 | 101 | 1 | 76 |
| 2011 | 90 | 2 | 101 | 2 | 2 |
| 2011 | 90 | 1 | 101 | 3 | 1 |
| 2011 | 90 | 6 | 103 | 1 | 6 |
| 2011 | 90 | 6 | 104 | 1 | 6 |
| 2011 | 90 | 88 | 106 | 1 | 88 |
| 2011 | 90 | 62 | 106 | 2 | 52 |
| 2011 | 90 | 11 | 106 | 3 | 11 |
| 2011 | 90 | 2 | 109 | 1 | 2 |
| 2011 | 90 | 3 | 111 | 1 | 3 |
| 2011 | 90 | 1 | 111 | 2 | 1 |
| 2011 | 90 | 1 | 111 | 3 | 1 |
| 2011 | 90 | 68 | 112 | 1 | 68 |
| 2011 | 90 | 25 | 112 | 2 | 25 |
| 2011 | 90 | 1 | 112 | 3 | 1 |